

How to Choose a Medicare Plan

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How do you decide which Medicare plan is right for you?

First, if your current health care plan meets your long-term needs or if you'll get retiree coverage from your employer, you may be set. But to be safe, check to see how your health plan works with Medicare. And remember that you should still sign up for Original Medicare Parts A and B.

Most people, however, may need to pick a Medicare plan to get all the coverage they need. Here are the basic steps to follow before you choose a plan:

Step 1

When you first become eligible for Medicare at age 65, ask yourself:

- Am I in good health?
- How often do I see the doctor?
- Do I take prescription drugs?
- How much can I afford each month?
- Am I willing to switch doctors if it means lower costs?

Step 2

Apply for Original Medicare and see if you qualify for extra help paying for your medical or drug plan costs. Your local Social Security office can help.

Step 3

Review the plans available in your area — what they cover and what they cost.

- Original Medicare covers some of your hospital and medical costs, but doesn't include prescription drug coverage
- You can add Medicare Part D for prescription drug coverage
- You can add Medigap, or Medicare supplement plans, to help cover some of the costs not paid by Original Medicare
- Or you can enroll in a Medicare Advantage plan, which includes the coverage of Parts A and B, as well as extra benefits like hearing and vision services, gym memberships and prescription drug coverage

Step 4

Select a plan. Remember to review your coverage each year and make sure it still meets your needs. You can choose a new Part C or Part D plan every year during the Open Enrollment Period (OEP) from October 15 to December 7 if your needs change.

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Additional information resources:

- Visit **Medicare.gov**
- Call **1-800-MEDICARE (1-800-633-4227)**,
TTY **1-877-486-2048**, 24 hours a day, 7 days a week
- Call your local State Health Insurance Assistance Program (SHIP) to see if you qualify for any financial assistance

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